



# Unemployment Insurance Benefits Handbook



# Table of Contents

Protect Your Benefits .....	3
Unemployment Insurance Benefits .....	3
Insured Work .....	4
Uninsured Work.....	4
Are You Eligible for Benefits?.....	5
When and Where to File .....	7
Information Needed to File for Benefits .....	8
What “Able to and Available for Work” Means .....	8
Actively Looking for Work .....	9
Claiming Children as Dependents.....	9
Claiming a Spouse as a Dependent.....	9
What Happens When You File Your New Claim for Benefits?.....	10
Benefits Paid for Weeks .....	10
Receiving Benefit Payments Via Direct Deposit.....	11
Receiving Benefit Payments Via Debit Card.....	11
Certify for Benefits Using “Tele-Serve” .....	11
Scheduled Appointments.....	12
If You Report by Mail.....	12
If You Are Unable to Work.....	13
If You Move .....	13
When You Return to Work .....	13
Lost Debit Cards.....	13
If You Are Overpaid .....	13
False or Misleading Information.....	14
If Your Claim Is Contested.....	14
If Your Claim Is Denied at Any Time—Your Appeal Rights .....	14
What Happens to Your Appeal?.....	14
Employer Appeal Rights.....	15
How Your Benefits Are Determined .....	15
Your Base Period.....	16
Total Weekly Benefits .....	17
Total Yearly Benefits .....	17
Partial Benefits—Part-Time Work .....	17
Figuring Partial Benefits .....	17
Interstate Benefits.....	18
Combined Wage Claim .....	18
United States Government Employees.....	18
U.S. Military Veterans .....	19
Trade Assistance Benefits.....	21
Profiling and Referral to Reemployment Services .....	21
Report Your Return to Work Immediately.....	21
Final Tips for Filing.....	22
Benefits May Be Taxable.....	22
Your Social Security Number Is Required .....	23
Fax Lines for Customers .....	24
IDES Resources Online.....	25

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## Introduction

This publication provides detailed instructions on how job seekers can apply for unemployment insurance benefits.

The Illinois Department of Employment Security (IDES) collects unemployment insurance taxes from the state's liable employers and returns those dollars to eligible Illinois workers as unemployment insurance benefits. IDES also operates an employment service and other special programs for the unemployed and underemployed and matches employer labor needs with the skills of job seekers.

To find out more about IDES or for additional copies of this brochure, visit us on the Internet at **[www.ides.state.il.us](http://www.ides.state.il.us)**.

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## Where to Find IDES Services

All IDES services are available through more than 50 local IDES offices and Illinois workNet Centers throughout Illinois. To find an office near you, call 1-888-367-4382.

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## Nondiscrimination

IDES is an equal opportunity employer and complies with all state and federal nondiscrimination laws in the administration of its programs. Auxiliary aids and services are available upon request to individuals with disabilities. Contact your IDES office manager or the IDES Equal Opportunity Officer at (312) 793-9290 or TTY (888) 340-1007.

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## Protect Your Benefits

Many unemployed workers lose their benefits for a week or more because they do not ***follow the instructions*** in this booklet. Mistakes in filing claims can delay payment of your benefits. If you do not understand these instructions, ask for assistance at your local IDES office or Illinois workNet Center. You are entitled to be represented in all matters relating to your claim by a person or organization of your choice. Information concerning your claim can be given to your representative only if that representative shows evidence of authorization from you.

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### Unemployment Insurance Benefits

Unemployment insurance is a state-operated insurance program designed to partially compensate you for loss of wages when you are out of work. Like fire, accident, health and other types of insurance, it is for an emergency: when you are temporarily or permanently out of a job or if you work less than full time because of lack of work.

The program ensures that, if you meet the eligibility requirements of the law, you will have some income while you are looking for a job, up to a maximum of 26 full weeks in a one-year period. Unemployment insurance, however, cannot and does not protect

you against wage losses while you are absent from work due to illness or while you are idle by choice.

Unemployment insurance should not be confused with Social Security, which is a federal program to protect you and your dependents against loss of earnings upon retirement, permanent disability or death. You pay for Social Security partially through payroll deductions; ***you do not pay*** any part of your wages, either directly or through payroll deductions, for unemployment insurance in Illinois. Unemployment insurance benefits are funded by tax dollars collected from Illinois employers. ■



## Insured Work

If you qualify for unemployment insurance, you will receive benefits based on *insured work*. *Insured work* is work performed for an employer who is subject to the law — one who is required to make payments to the state under the Illinois Unemployment Insurance Act.

The biweekly payments to you are known as *benefits*. To qualify for benefits, you must meet eligibility requirements. If you do, benefits will be paid to you as a matter of right. Benefits are *not* based on need; they are *not* charity or welfare.

In Illinois, the unemployment insurance program is administered by IDES, and services are provided to the public at local IDES offices throughout the state.

If you become unemployed, you may file a claim at your nearest IDES office or through the Internet at **[www.ides.state.il.us](http://www.ides.state.il.us)**. To find the office nearest you, call 1-888-367-4382.

You should file your claim during *the first week after you have become unemployed*, or as soon thereafter as possible. The longer you delay filing, the more benefits you may lose. ■

## Uninsured Work

There are some types of work that may not be insured in Illinois and other types of work that are insured for some employers but not insured for others.

Wages paid for work that is not insured cannot be used as a basis for claiming benefits. Some examples:

1. Agricultural workers who are covered are those who worked for an employing unit that paid at least \$20,000 in cash wages to these employees during any calendar quarter or employed 10 or more individuals within each of 20 or more calendar weeks within either the current or preceding calendar year. Other agricultural workers are not covered.
2. Domestic workers who are covered are those who worked for an employing unit that paid at least \$1,000 in cash wages for any domestic services in any calendar quarter in either the current or preceding calendar year. Other domestic workers are not covered.
3. Railroad work covered by the Railroad Unemployment Insurance Act is not insured.
4. Certain family employment, such as a person working for a spouse, a parent working for a son or daughter or a son or daughter under 18 working for a parent, is not covered.
5. Work as an insurance agent or solicitor paid solely on a commission basis is not covered.
6. Some government work in special job situations (elected officials) or those hired to work for a short period following a disaster may not be covered.
7. Federal, state or locally funded workrelief/work training are not covered.

8. Also not covered are direct sellers of consumer products on a buy-sell basis, by direct commission or any similar basis in a home or in an establishment other than a permanent retail establishment.

There are some other types of work that are not insured under the Illinois program but may be under another state (see page 18) or the federal government. If you have any questions, consult your local IDES staff. ■

## Are You Eligible for Benefits?

Unemployment insurance, like other forms of insurance, requires that *certain eligibility conditions be met* before your claim can be paid. These conditions are designed to ascertain that you have been recently employed and are now unemployed through no fault of your own.

### ELIGIBILITY

You are eligible for benefits only for weeks in which you meet all of the following conditions and are not subject to disqualification:

1. You were unemployed during that week.
2. You were paid \$1,600 or more in wages during your base period for insured work (please see page 16).
3. You were paid at least \$440 of your base period wages at any time during the base period outside the calendar quarter in which your wages were highest.
4. During the week, you were able to work, available for work and actively looking for work. (Please see page 8.)
5. You were registered for work with IDES.
6. You filed your claim for the week as scheduled using IDES' automated Tele-Serve system or as otherwise directed by your local IDES office.
7. You have served one "waiting week." The "waiting week" is a qualifying period required by law, and benefits are not paid for this week. It is usually the first week for which you file your claim. To obtain credit for the waiting week you must meet all the requirements listed above and not be subject to disqualification.

### DISQUALIFICATIONS

Even though you meet the eligibility conditions listed above, you will not be eligible for benefits if you are *disqualified*. You will be disqualified if:

1. You quit your job without good cause attributable to your employer, unless you quit because of one of these reasons: health, sexual harassment, domestic violence, unsuitable work, acceptance of another job, failure to exercise bumping privileges or the need to accompany a spouse in the military.
2. You were discharged for misconduct connected with your work.
3. You failed, without good cause, to apply for or accept a suitable job



offered to you. Under the law, a job is *not* suitable if:

- a. The job opening exists because of a labor dispute.
- b. The wages, hours or other working conditions of the job are not as good as those that exist for the same kind of work in the same community.
- c. Your safety, health or morals may be endangered.
- d. You would have to resign from or be prevented from joining a union to get or keep the job.
- e. You would displace another worker under a collective bargaining agreement and cause that person to be laid off.

(**Note:** If any of the first three disqualifications apply to you, you will not be eligible for future benefits until you find another job and earn an amount equal to or more than your weekly benefit amount in each of four calendar weeks (there are also a few types of work that cannot be used to requalify) and lose that job for a non-qualifying reason.)

4. You were discharged because you committed a felony or theft in connection with your work. You may be denied all benefits based on wages paid you up to the date of your discharge.
5. You are unemployed because a labor dispute has caused a stoppage of work at the place where you work. You may be denied benefits until the stoppage ends. If you can show that you and all the other workers in your grade or classification were not participating in or directly

interested in the labor dispute, you will not be denied benefits even though there is a stoppage.

6. For the same week for which you claim Illinois benefits, you are receiving unemployment benefits from another state or under a federal law such as the Railroad Unemployment Insurance Act.
7. For any week for which you claim benefits, you have been or will be paid or your employer is obligated to pay wages in the form of vacation pay, vacation allowance or stand-by pay for an announced shutdown for inventory or vacation purposes or if, in connection with your separation, the employer makes or will make such payment and files a timely designation of the period covered by the pay or for which you receive wages in lieu of notice or a back-pay award.
8. For the same week for which you claim benefits, you are receiving workers' compensation for a temporary total disability equal to or more than the unemployment insurance benefits you could draw for the week. If the amount is less than the benefits, you may be paid the difference.
9. Since the beginning of your prior benefit year (please see page 16) in which you were paid benefits, you have not earned the required amount to qualify for a second year of benefits.
10. You will be paid or have received a retirement pension or other similar periodic payment (including Social Security) for the week for which you claim benefits. One-half of your

Social Security or retirement pension payment (if paid for in part by your base period or chargeable employer) or all of a retirement pension payment (if the base period or chargeable employer paid all of its cost) is deducted from your unemployment insurance benefits.

Retirement pension/Social Security is determined by using the following calculation: monthly amount of pension is divided by thirty (30) then multiplied by seven (7), which is the weekly pension amount. If the employer paid any part of the pension, then the weekly amount is divided by two (2) to determine one-half (50%). Primary Social Security benefits are always 50% deductible from your unemployment insurance benefit amount.

For example, an individual receives \$1030.50 a month in retirement pension, of which the employer paid part of the pension and the weekly benefit amount is \$331.00. The formula is as follows:

$\$1030.50 \div 30 = \$34.35$  . . . . . Daily Amount  
 $\$34.35 \times 7 = \$240.45$  . . . . . Weekly Retirement Amount  
 $\$240.45 \div 2 = \$120.225$  . . . . . 50% of Weekly Amount  
 $\$331.00 - \$120.225 = \$210.775$  . . Round to Next Highest Dollar  
 Benefit amount after retirement deductions . . . . . \$211.00

11. Your claim is based on wages that were earned while you worked for an educational institution as a teacher, researcher or adminis-

trator, you are between academic terms or you are on vacation or a holiday recess and you have the reasonable assurance of returning the following term. However, educational personnel might qualify for unemployment insurance benefits between and within an academic term if they have sufficient non-academic wages. You will be disqualified if you worked for any educational institution as a bus driver, crossing guard, cafeteria worker, clerk, etc. and you are between academic terms and there is reasonable assurance that you will return to such work in the term that immediately follows. Academic personnel might also be disqualified during a period of paid sabbatical leave.

12. You are a professional athlete, you are between sport seasons and there is reasonable assurance that you will return to athletic services.
13. Your benefits would be based upon wages earned while you were an alien who was not a permanent resident or did not have a work permit. ■

## When and Where to File

File your claim for unemployment insurance benefits during the first week after you have become unemployed.

You can file for benefits online at **[www.ides.state.il.us](http://www.ides.state.il.us)** or at a local IDES office. If you are uncertain about your eligibility for benefits, ask your local IDES office for further information. You must also register for job placement service at an





IDES office or online at **[www.illinois-skillsmatch.com](http://www.illinois-skillsmatch.com)**. ■

## Information Needed to File for Benefits

- Verification of your Social Security number
- Names and addresses of past employers and the number of days worked for each
- Records showing wages earned, including dismissal wages and vacation pay
- Records of any pension payments you are receiving, including Social Security
- Any odd-job or part-time earnings while you are unemployed
- Your spouse's employment status and Social Security number
- Names and birth dates of your children, including stepchildren, adopted children under 18, disabled children regardless of age and any child of whom you have court-ordered custody (bring a copy of court order)

If, within the past two years, you have worked (1) in a state other than Illinois, (2) for a railroad, (3) for the federal government or (4) if you have served in the armed forces, tell the claimstaker.

**Note:** The law provides jail sentences and fines if you attempt to obtain benefits fraudulently by withholding pertinent information or by making false statements with regard to your claim. ■

## What "Able to and Available for Work" Means

The law states that you must be *able to and available for work* during any week for which you claim benefits. This means that, during the week, you must have been willing, ready and able to accept a suitable job. Normally this means a full-time job. You are *not* able to and available for work if:

1. You are sick and cannot work on any day.
2. You are away on vacation.
3. You must stay at home to keep house or care for your family.
4. You have retired and will not accept a suitable job.
5. After losing your last job, you move to and stay in a community where your chances of getting a job are definitely not as good as those in the community you left.
6. The kind of wages, hours or work conditions you insist on unreasonably limit the chances of your getting a job.
7. Your main occupation is that of a student in attendance at or on vacation from school. However, you may be eligible for benefits if you are attending an approved training course to help you get a job under specified circumstances. If you are enrolled in such a course, inform an IDES representative in the local IDES office. ■

## Actively Looking for Work

The law states that you must be actively looking for work on your own initiative. You must register with the Illinois Employment Service at a local IDES office, or you may register at our Internet site at **[www.illinoisskillsmatch.com](http://www.illinoisskillsmatch.com)**. Your work preferences and skills will be matched to available job openings. Staff members are available at the IDES offices to provide assistance with your job search. In addition, you will be expected to regularly inform IDES about:

1. What you are doing to find work.
2. The kind of work you have been seeking.
3. Your prospects of being hired.

Keep a record of the dates and places you apply for work. At the time you file your claim, you will be provided with a work search document to record your efforts to find work. If your period of unemployment becomes extended, you may have to consider altering your requirements to improve your chances of finding work. ■

## Claiming Children as Dependents

You may claim a child as a dependent if all of the following conditions apply:

1. The child has not been claimed as a dependent by anyone else during the past year.

2. The child is not a member of the same family in which one child has been claimed as a dependent by the other parent.
3. The child is under 18 years of age, or, if older, has been unable to work because of illness or other disability during the 90 days prior to the first day of each week for which you file a claim for benefits.
4. The child is your natural child, your stepchild or your adopted child, or the child is in your custody by court order.
5. You provided more than one-half of the support for the child for the 90 days prior to the first day of each week for which you file a claim for benefits (or for the duration of the relationship if it existed for less than 90 days) or you provided at least one-quarter of the support if you and your spouse together provided more than one-half the support and were members of the same household.

If you were prevented by illness or injury from supporting your child or children during the 90-day period but were legally obligated to support them, you are considered to have supported them. ■

## Claiming a Spouse as a Dependent

You may claim your spouse as a dependent if she/he does not have enough wages of their own to qualify for benefits and you provided more than one-half of your spouse's support for the 90 days prior to the first day of each week for which you file a claim for benefits.



However, if your marriage took place less than 90 days before the first day of the benefit week, you may claim your spouse as a dependent if he/she does not have enough wages to qualify for benefits and you have provided more than one-half of their support since the date of the marriage.

If you were prevented by illness or injury from supporting your wife or husband during the 90-day period but were legally obligated to provide support, you are considered to have supported her or him.

You cannot claim both a dependent spouse *and* a dependent child. ■

## What Happens When You File Your New Claim for Benefits?

1. After you file your claim, you will be assigned a call day to certify for weeks of benefits.
2. You will be required to register for work with the Illinois Employment Service.
3. You will be informed that you must actively look for work and must maintain your work search efforts on a form provided by this agency. This document must be produced if requested by this agency.

A determination that you were actively seeking work during a week being claimed is subject to reconsideration. (The determination may be reconsidered despite the fact that you have been paid benefits or returned to work since then.) In order to preserve evidence that you were actively seeking work, do not discard your written work search record for any week being claimed until 53 weeks have passed from the end of

that week. Further, if there is an appeal pending regarding your active work search for a week, keep your written work search record until there has been a final resolution of the matter.

After your claim is filed, IDES prepares and sends you a statement called a finding. The finding shows:

1. The wages you were paid by each employer in each calendar quarter of your base period for insured work and the total wages paid to you during the base period.
2. The ending date of your benefit year.
3. Your weekly benefit amount.
4. Your maximum amount of benefits.

If the finding is correct, retain it. If it is not, report the error immediately to IDES. Please be prepared to show proof of wages paid during your base period (i.e., W-2 statements, check stubs, etc.). Once you file a claim for unemployment insurance benefits, you cannot withdraw the claim, even if a claim with a later effective date would result in a higher weekly benefit amount. ■

## Benefits Paid for Weeks

Benefits are paid for calendar weeks of unemployment. A calendar week begins on Sunday and ends on Saturday. Benefits are paid for a week of unemployment after the end of the week. Your assigned call day, certification day or appointment is always on a date after your week of unemployment. You cannot receive benefits for a week until you have certified for that week by telephone or mail, as directed, and have met all the eligibility requirements during that week. ■

## Receiving Benefit Payments via Direct Deposit

Claimants can opt to receive benefit payments by direct deposit or debit card. Direct deposit is a faster, more convenient and reliable way to receive benefit payments. The benefit payments are deposited into claimants' bank accounts typically within two business days after they certify for benefits. To sign up for direct deposit, log on to [www.ides.state.il.us](http://www.ides.state.il.us) and click the link for direct deposit. This link will also instruct you on how to edit your banking information or cancel your direct deposit. If you do not sign up for direct deposit, you will receive a debit card. ■

## Receiving Benefit Payments via Debit Card

Claimants will automatically receive their unemployment insurance benefits by debit card, unless they register for direct deposit. **The card will be mailed to the claimant, and the benefit payment amount will be downloaded onto the card approximately two to three business days after you certify for benefits with IDES.** The card is administered jointly by Illinois National Bank and IDES. The card can be used anywhere a Visa card is accepted, and it can be easily managed without incurring any banking fees. All benefit payments will be made via debit card unless a claimant has requested direct deposit. For more information regarding debit cards, log on to [www.ides.state.il.us](http://www.ides.state.il.us) and select the debit card option. ■

## Certify for Benefits Using "Tele-Serve"

IDES permits you to file biweekly certifications by telephone. IDES uses a touch-tone voice response system called "Tele-Serve," which:

1. Provides a fast, reliable way to answer questions regarding certification of your unemployment insurance benefits.
2. Allows you to reopen your claim by telephone, under specific conditions.
3. Provides status information on your current claim and tells you the date that your last benefit payment was processed.
4. Gives you general information regarding employment and unemployment services that are available through IDES.
5. Provides IDES locations when you enter your zip code.
6. Allows you to request (IRS 1099-G) information on the total amount of benefits that IDES paid to you in the past calendar year and prior calendar years (with a seven-year limit).

When you file your claim for unemployment insurance, you will receive a Tele-Serve booklet that provides detailed instructions on how to use Tele-Serve and file your biweekly claim certification by telephone.

What do you need to certify for benefits through Tele-Serve?

- Your Social Security number and your PIN.
- Any gross wages you earned or holiday pay received during the certification period.
- Your latest "Statement of Certification," if applicable.



- Paper and pencil to record information during your call.

If you have any questions about Tele-Serve, contact your local IDES office to avoid a delay. ■

## Scheduled Appointments

After filing your claim, you may be scheduled to return to your local IDES office for an appointment, or you may be scheduled for a telephone interview. When scheduled, remember to do the following:

1. Always report to your local IDES office on the date and time you are scheduled. If you are scheduled for a telephone interview, always make yourself available to accept the phone call at the telephone number you have provided. Claimants on a phone interview should be in an environment where they can hear well, take notes and not be distracted. If you are not available for your appointment, report to your local IDES office as soon as possible to explain why you were unavailable. If you do not have good cause for not being available, you may lose benefits.
2. If your appointment is scheduled in person, bring all other completed forms or documents you were instructed to bring.
3. At your interview, be prepared to tell our representative:
  - About any work you performed since you last reported to the office.
  - About any vacation pay, holiday pay or other income you have received since you last reported to the office.

- If you were sick or otherwise unable to work or not ready to take a job for any reason since you last reported.
- If you quit, refused or were discharged from a job.
- If you were out of work since you last reported because of a labor dispute.
- If you received or applied for unemployment benefits from a state other than Illinois since you last reported.
- Where you looked for work since you last reported. Keep a separate record of all work search efforts as you may be required to provide this information later.
- If you had earnings since you last reported. Report the gross amount earned before taxes, not your take-home pay. Earnings in the form of lodging, meals, merchandise or in any other form should be included.

Remember, wages must be reported for the week when you earn them, not when you actually receive them (please see page 16). ■

## If You Report by Mail

1. Inquire at your local IDES office to make sure that you meet the specific conditions that permit you to be a designated mail filer.
2. Make sure the forms you are mailing are filled out completely. Please use black ink.
3. Be sure to mail your certification according to the instructions listed on the form, unless you are given other instructions by staff at your local IDES office.

4. Be sure to sign all forms that require your signature.
5. Do not hesitate to contact your IDES staff if you do not receive your next certification form when you were told to expect it. ■

### If You Are Unable to Work

For each work day you are sick or otherwise unable to work, your benefit payment for that week will be reduced by one-fifth of your weekly benefit amount. If you are unable to work for five work days in a week, you will not receive any benefits for that week. If you become ill for an indefinite period, notify your local IDES office as soon as you are able to work. ■

### If You Move

Notify IDES staff of your new address and file a change-of-address notice with your local U.S. Postal Station. ■

### When You Return to Work

Notify your local IDES staff by mail as soon as possible, but not later than 14 days after the day you were supposed to certify. When reporting your return to work by mail, please include your Social Security number.

If you report in person, tell the claims representative the date you started work and the name and address of your employer. ■

### Lost Debit Cards

If you lose your debit card, call 1-800-627-2069. ■

### If You Are Overpaid

If you are overpaid, the amount may be recouped from benefits payable to you. If the overpayment is due to reasons other than fraud, i.e., knowingly giving false or misleading information, the amount recouped may not be more than 25 percent of your weekly benefit amount for each week you are eligible for benefits. The overpayment could result in a comptroller's offset of state payments (such as state income tax refunds and lottery winnings). If an overpayment is not your fault and you can show financial hardship, you may request that the overpayment not be recouped temporarily from any benefits you are entitled to receive. Even if recoupment is waived temporarily, you still are responsible for the amount of benefits overpaid to you. ■



## False or Misleading Information

The giving of false or misleading information, or the holding back of any information in order to draw benefits to which you are not entitled, is punishable under Illinois law. You may be subject to a fine of up to \$500 or six months in jail or both. In addition to possible criminal penalties, you may not draw benefits again until you have served a number of penalty weeks (or two years have elapsed from the time your ineligibility began) and you have repaid the amount of benefits received through fraud or that amount has been recovered from benefits otherwise payable to you.

Each employer for whom you work files with the state of Illinois a record of wages paid to you and the quarter the wages were paid. Your claim is checked against these wage records.

When you file a claim, all the information you provide is checked by investigators. Your last employer and, in some cases, other former employers are notified of your claim. The information provided could affect your receiving benefits. ■

## If Your Claim Is Contested

You will be given an opportunity to present the facts to an IDES claims adjudicator. If witnesses are required to help present your case, you must arrange for them to attend the meeting. Benefits will be paid promptly if the claims adjudicator determines that you are eligible for benefits. ■

## If Your Claim Is Denied at Any Time – Your Appeal Rights

1. You may appeal any determination that denies you benefits.
2. Ask an IDES staff member at your local IDES office to explain your appeal rights and to help you file the appeal.
3. The law sets time limits for appeals. You must file your appeal within 30 days after a letter of denial has been mailed to you. If the last day for filing your appeal is Saturday or Sunday, or any other day the office is closed, the appeal may be filed on the next day the office is open. If you mail your appeal, it must be postmarked within the time limit.
4. You may fax your appeal to the designated fax number on your determination, within the prescribed time period. ■

## What Happens to Your Appeal?

1. Your appeal will be assigned to an impartial referee for a hearing. You will be notified of the date and time of the hearing.
2. At the hearing you will be given every opportunity to present your case. Facts in support of your claim should be presented at this time. If witnesses are required to help present your case, you must arrange for them to attend.



3. In the hearing you have the right to have a representative – an attorney or any other person you choose – to help you. The state contracts with law firms to provide limited free legal services at IDES appeal hearings to claimants and certain small employers. Representation at your hearing is not automatic and depends on the facts of your case. Even if you do not qualify for representation, an attorney will speak with you about your case. If you are interested in this service, call 1-800-884-6591. To obtain this service you must call right away after receiving a ruling against you or notice of an appeal. Any delay in calling could result in your not being able to obtain this service.
4. If the referee decides against you, you have the right to appeal to the Board of Review, an independent five-person body appointed by the governor. You have 30 days from the date of the referee's decision to file this appeal. Your local IDES staff can assist you.
5. If you disagree with the decision of the Board of Review, you may file an appeal in the Circuit Court of the county in which you live if you live in Illinois, or in the Circuit Court of Cook County if you live in another state. You will not be required to pay court costs. You may, however, have to pay for the service of a summons and for a transcript of the record.

Continue to certify regularly and report to your local IDES staff as directed for as long as your appeal is pending and as long as you remain unemployed. If the

final decision is in your favor, you can be paid benefits only for those weeks for which you filed claims and met all eligibility requirements. ■

## Employer Appeal Rights

When you file your first claim for benefits, your last employer and, in some instances, other former employers are notified. They have the right to submit information to IDES on your eligibility for benefits. If this information is provided within the specified period of time, an employer has the right under Illinois law to appeal the decision that allowed your benefits.

Benefits will be paid to you on the determination that allowed your benefits even though the employer has appealed. If the employer wins the appeal, and a referee holds that the benefits should not have been paid to you, action will be taken to recover those benefits. Since you will be asked to repay any benefits received in error, it is **important** that you participate in the referee hearing on the employer's appeal to present **your** side of the case.

If an employer has appealed, you will be notified of the date and time of the hearing. ■

## How Your Benefits Are Determined

The effective date of your first valid claim starts your **benefit year**. Usually this is the Sunday of the week in which you first file your claim. Your benefit





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***If Your Benefit Year Begins:***

*This Year Between:*  
Jan. 1 and March 31

*This Year Between:*  
April 1 and June 30

*This Year Between:*  
July 1 and Sept. 30

*This Year Between:*  
Oct. 1 and Dec. 31

***Your Base Period Will Be:***

*Last Year Between:*  
Jan. 1 and Sept. 30 and the year before  
between Oct. 1 and Dec. 31

*Last Year Between:*  
Jan. 1 and Dec. 31

*Last Year Between:*  
April 1 and Dec. 31 and this year  
between Jan. 1 and March 31

*Last Year Between:*  
July 1 and Dec. 31 and this year  
between Jan. 1 and June 30

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year is the full year that begins on that date. For example, if the date of your valid claim is in March, your benefit year will continue through March of the following year.

Your weekly benefits and the total amount of benefits that can be paid to you during your benefit year depend on the amount of wages for insured work paid to you during your ***base period***. ■

## Your Base Period

The ***base period*** consists of the first four of the last five completed calendar quarters immediately preceding the beginning of your benefit year. There are four calendar quarters: January–March, April–June, July–September and October–December.

Using the table above: If your benefit year begins in December of 2006, your base period is the four calendar quarters from July 1, 2005, through June 30, 2006. You can file a valid claim and start your ***benefit year*** in December ***only*** if, during your ***base period*** of July 1 through June 30, you were ***paid***

wages of at least \$1,600 for insured work and, outside your highest quarter of earnings for insured work, you were paid at least \$440. If you meet these base period wage requirements and start your benefit year in December, your weekly benefits and the total amount of benefits that can be paid to you during your benefit year depend on the amount of wages for insured work paid to you during your base period (July 1, 2005, through June 30, 2006). If you have been awarded temporary total disability under a workers' compensation act or other similar acts, your base period may be determined differently. Unemployed individuals who lack sufficient wages to qualify for unemployment benefits using the standard base period may be eligible under an ***alternate base period***. The alternate base period is the four most recent completed quarters. It is important to note that the alternate base period can only be used if the claimant is not monetarily eligible under the standard base period and not to increase a claimant's weekly benefit amount. Contact a local IDES office for more information. ■

## Total Weekly Benefits

This is the amount of benefits you will be paid for any week in your benefit year if you are unemployed and meet all of the eligibility requirements (unless you have already exhausted all your benefits). The size of your weekly benefit amount depends on the amount of wages for insured work paid to you during the two calendar quarters of your base period in which your wages were highest.

In addition to your weekly benefit amount, if you have a dependent child or nonworking spouse you will receive an additional allowance for the dependent. A dependent's allowance, if any, plus your weekly benefit amount equal the total amount payable for the week.

Regardless of how much you were paid in your two highest quarters, the total amount payable to you for a week cannot exceed a legislatively set maximum amount.

Your local IDES staff can provide you with a table to confirm the calculation of your benefits. You can confirm the calculation of your benefits on the IDES Web site: **[www.ides.state.il.us](http://www.ides.state.il.us)**. ■

## Total Yearly Benefits

The total amount of benefits that can be paid to you during your benefit year is 26 times your weekly benefit amount plus an allowance for dependents or an amount equal to the total wages for insured work paid to you during your base period, whichever amount is less. ■

## Partial Benefits— Part-Time Work

You may claim some benefits for a week if you work less than full time because of lack of work. Your earnings for the week must be less than the weekly benefit amount (this amount does not include a dependent's allowance) you would receive if you were totally unemployed for the week.

You must report all your earnings from part-time work. ■

## Figuring Partial Benefits

Partial benefits equal the difference between that part of your earnings that exceed 50 percent of your weekly benefit amount and your weekly benefit amount for total unemployment. If the partial benefit amount does not come to an even dollar, it is raised to the next higher dollar, provided it does not exceed your weekly benefit amount.

For example:

If your weekly benefit amount (not including dependency allowance) is .....	\$110.00
50% of that amount is....	55.00
If your earnings are.....	76.50
The amount that exceeds 50% of your weekly benefit amount is....	21.50
The difference between your weekly benefit amount.....	110.00
And the amount of your earnings that exceeds 50% of your weekly benefit amount.....	21.50



Gives you a partial benefit  
amount of ..... 88.50

Raised to the next highest  
dollar..... 89.00

**Note:** The **full** amount of holiday or vacation pay will be deducted from your weekly benefit amount. ■

## Interstate Benefits

Any state you move to will help you file a benefits claim against Illinois and will provide the same service and assistance you would receive in Illinois. This is also true in the District of Columbia, Puerto Rico, the Virgin Islands and Canada. The state in which you file your claim acts as an agent state. File your claim at the unemployment insurance office that serves the area in which you live.

When you file your claim against Illinois, Illinois will determine what benefits you will receive if you are eligible. The statement of your base period wages and notices of decisions on your claim will be sent directly to you. You must meet all the requirements of Illinois law no matter where you file a claim, and the final decision on your claim will be made by Illinois.

The agent state will tell you the day and hour when you must report to an office if necessary.

The agent state will also register you for work.

If you are newly arrived in Illinois, you may be able to claim benefits from your **home state**. ■

## Combined Wage Claim

A nationwide arrangement exists that allows you, under certain circumstances, to combine the wages you have earned in more than one state either to qualify you for benefits or to increase your benefits.

If you have worked in other states during the past two years, be sure to tell the claims representative when you file your new claim. You will be given complete information about your rights to file a Combined Wage Claim. ■

## United States Government Employees

If you have worked as a civilian employee of the federal government during the last two years, you may be eligible for unemployment insurance benefits based on government wages you were paid.

Tell the claims representative about this employment and show your Standard Form 8 and Personnel Action Form 50 or any other documents that prove that you worked for the federal government.

Wages paid to you by the federal government as a civilian employee qualify you for benefits under any state unemployment insurance act just as if the wages were paid by a private employer that contributes to the unemployment insurance fund of that state. Your benefit rights will be determined by the law of the state against which you file your claim. Report to the local unemployment insurance office servicing the area in which you live. The claims represen-

tative at that office will tell you how to file a claim and against what state the claim should be filed. If your claim is filed against Illinois, your benefit rights will be determined by the Illinois Unemployment Insurance Act and you must comply with the requirements of Illinois law to receive benefits.

If your claim is filed against another state, your benefit rights will be determined by the law of that state.

Federal civilian service and wages are assigned to the state in which your last official duty station was located. However, if you had covered employment (i.e., employment for which your employer contributed to the unemployment insurance fund) with a nonfederal employer in a state other than the state in which your last official duty station was located, your federal civilian service and wages will be assigned to the state in which you worked in nonfederal employment after leaving federal service. The service and wages are assigned to the state whenever you, following your separation from federal civilian service, establish an unemployment insurance claim on which benefits may be paid. That particular state then has control over all your federal civilian service and wages.

As a former federal civilian employee, you may have reemployment rights with your former employer (federal agency) depending upon your employment status at the time of separation from work:

**Career Status:** If you have been separated by a reduction in force, priority will be given to you in filling vacant positions within the

federal government for a period of two years from the date of the reduction in force.

**Career-Conditioned Status:** If you have not served a one-year probationary period, your name will be on the list for one year.

To protect your rights and your unemployment insurance benefits, you should apply to the U.S. Civil Service Commission and/or contact the personnel office of the federal agency from which you have been separated.

All state laws provide the right of appeal to a claimant who is denied benefits for any reason. In most matters your appeal rights are the same as those of any other claimant in the state. However, federal law provides that determinations of federal service and duty station given by the federal agency shall be conclusive.

If you believe that the information reported by your federal agency is incorrect, you have the right to request a review by that agency.

Appeals or requests for review should be made at the local unemployment insurance office where you report to file your claim. ■

## U.S. Military Veterans

As an ex-serviceman or woman, you have potential reemployment rights with your pre-service employer. Applications for reemployment, however, must be filed within a certain time period after completion of military service. If you need further assistance



concerning protection of these rights, contact the Veterans Employment and Training Service of the U.S. Department of Labor at 312-793-3433.

If you had active federal service in the armed forces, you may be able to receive unemployment insurance benefits based upon the pay and allowances applicable to your pay grade at the time of separation from active military service.

To qualify for unemployment insurance benefits, you must have been discharged or released from the armed forces under honorable conditions and, if an officer, you must not have resigned for the good of the service.

File your unemployment insurance claim and register for work at the nearest local IDES office. Bring with you Copy Four of your DD Form 214, your Social Security card and your record of all civilian employment, if any, during the last two years.

Federal law requires that military service and wages be assigned to the state where you first file a claim for unemployment insurance benefits following separation from active military service. Once assigned, all federal military service and wages remain assigned to that state.

The assignment of your military service and wages is by the Federal Claims Control Center, operated by Lockheed Martin Information Technology, in order to avoid any duplication of assignment by some other state. A duplication of assignment of your service and wages will result in a delay of payment to you. Therefore, if you have filed a claim (regardless of whether or not you received any benefit payments)

in another state since your separation from the armed forces, give that information to the claims representative of the IDES office servicing you.

Your benefit payments are based on your military wages, which are determined by a schedule of remuneration established by the U.S. Secretary of Labor. This schedule contains the dollar equivalent broken down to daily, weekly and monthly rates for each pay grade in the armed forces. Your pay grade at the time of separation from active duty will determine your benefit amount.

Your benefit rights will be determined by the law of the state in which you first file a claim for unemployment insurance and establish a benefit year after your last separation from active military service. To establish a benefit year, you must have had a certain amount of active service in the armed forces within the base period applicable to that benefit year (please see page 16). If your first claim establishing a benefit year is filed in Illinois, you must comply with all the requirements of Illinois law. In addition, federal law provides that your benefits cannot begin during a period for which you are receiving federal subsistence allowances under the Vocational Rehabilitation Act or educational assistance under the War Orphans' and Widows' Educational Assistance Act.

All state unemployment insurance laws provide the right of appeal to a person who is denied benefits for any reason. In most matters, your appeal rights are the same as those of any other claimant in your state. However, federal law provides that the appropriate federal agency's determination of your active

military service, your pay grade at the time of discharge or release from active military service and the type of discharge or release you received from such service shall be final and conclusive. If you believe that the information on your separation document is incorrect, you may ask for a review by the appropriate federal agency.

Appeals or requests for review should be made at the local IDES office where you filed your claim. ■

## Trade Assistance Benefits

Workers who lose their jobs or who experience reduced work hours and wages as a result of increased imports or the shifting of their jobs abroad may qualify for additional benefits under the Trade Reform Act of 2002. (The worker group must be certified as eligible by the federal Department of Labor.)

The benefits administered by IDES include income support, the Health Coverage Tax Credit and alternate trade assistance for older workers.

Individuals should contact the local IDES office where they filed their unemployment claim. Or to find the nearest office, call 1-888-367-4382. ■

## Profiling and Referral to Reemployment Services

In accordance with federal law, all unemployment insurance claimants are profiled, based on various work-related characteristics, to determine the likelihood that they will exhaust all of their benefits and may need extra help in finding work. These individuals may then be referred for more intensive reemployment services. These services include a personal assessment of your needs and recommended activities to enhance your job search such as resume writing, interviewing tips and referral to available training or local job clubs.

If you are referred to reemployment services and you refuse to participate without good reason, you can be denied unemployment benefits until you agree to participate. ■

## Report Your Return to Work IMMEDIATELY!

Employers are required to report all new hires to IDES. These reports are used to identify individuals who are collecting unemployment insurance benefits after they have returned to work. Failure to report your return to work or all gross wages earned during weeks covered by your certification will result in an overpayment of benefits, and potentially a determination of fraud that entails penalty weeks, comptroller's offset of state payments (such as state income tax refunds and lottery winnings) and prosecution for state benefits fraud. ■



## Final Tips for Filing

If you remember to do the following, your unemployment insurance application should be processed smoothly and require minimum time spent on paperwork.

1. **Always provide your name, address and Social Security number** whenever you write to your local IDES staff.
2. **Report at your assigned time.** The purpose of specific appointment times is to spread work evenly over the week so that you can receive service with minimum delay.
3. **Be aware of office procedures.** IDES employees perform many different tasks and follow office procedures to ensure that all customers are served in the order in which they arrived. If staff are observed working alone at their desks, they most likely are recording information on their previous customer's claim, which must be completed before the next person is called.
4. **Be patient awaiting your first benefit payment.** IDES pays benefits in a timely manner. After that, benefit payments should occur every two weeks as long as you remember to certify your claim on your assigned day. ■

## Benefits May Be Taxable

Your unemployment insurance benefits may be fully taxable on your state and federal income tax returns. The Tax Reform Act of 1986 amended the law to make unemployment insurance benefits taxable if you are required to file a state or federal tax return. You may elect to have federal and/or State of Illinois income taxes deducted and withheld from your unemployment insurance benefit payments. Deductions are made at predetermined levels: 10% for federal income tax and 3% for state income tax.

If you do not elect to have federal and/or State of Illinois income taxes deducted and withheld from your unemployment insurance benefit payments, you may be required to make estimated tax payments using Internal Revenue Service Form 1040ES and the Illinois Department of Revenue form, IL 1040ES.

IDES will provide you with IRS Form 1099-G, a statement of benefits paid to you at the end of each calendar year.

If you elected to have federal and/or State of Illinois income taxes deducted and withheld from your unemployment insurance benefit payments, the Form 1099-G will reflect the total amount deducted and withheld for that calendar year. The Internal Revenue Service and Illinois Revenue Department will be given the same information. ■

## Your Social Security Number Is Required

You will be asked to furnish your Social Security account number on the claim forms given to you. Your Social Security number is solicited under the authority of the Internal Revenue Code of 1986 [26 U.S.C. 85, 6011(a), 6050B and 6109(a)]. Disclosure of your Social Security number for this purpose is **mandatory**, and it must be entered on the forms you submit to claim unemployment insurance benefits. The validity of the Social Security number you provide will be verified with the Social Security Administration.

Your Social Security number will be used to report your unemployment insurance benefits to the Internal Revenue Service as income that is potentially taxable. It will also be used as a record index for processing your claim, for statistical purposes and to verify your eligibility for unemployment insurance and other public assistance benefits. ***Should you decline to disclose your Social Security number, your claim for unemployment insurance will not be processed.*** ■



Fax Lines for Customers

Certain forms and correspondence may be faxed to IDES.

Following is a list of fax lines to which specific IDES forms may be sent:

Benefit Appeals (Chicago)

312-793-1119

Request for Re-opened Hearing

Benefit Appeals (Springfield)

217-524-7824

Request for Re-opened Hearing

Board of Review

Appeal from Referee's Decision

312-793-2373

FAXES TO LOCAL OFFICES

For your convenience, a fax

directory for IDES local offices is provided on this page. The following form may be faxed to your local IDES office:

Appeal of claimant notice of determination (BIS - 275)

Note: Responses to these notices must be sent to the local office where the claim was filed using the fax number that appears on the form.

Chicago Metro Area

Chicago	773-227-7132
3500 West Grand	
Chicago	773-334-6833
2444 West Lawrence	
Chicago	773-889-6844
4931 West Diversey	
Chicago	773-947-5690
1515 East 71st Street	
Chicago	773-538-8857
715 East 47th Street	
Chicago	312-243-1343
1657 South Blue Island	
Chicago	773-221-3974
8750 South Stony Island	
Chicago	773-821-4922
837 West 119th Street	
Arlington Heights	847-981-7435
Bolingbrook	630-759-0665
Burbank	708-458-3230
Chicago Heights	708-709-3055
Elgin	847-888-5547
Evanson	847-864-0166
Grayslake	847-543-7469
Harvey	708-596-5351
Joliet	815-740-5237
Lombard	630-495-0617
Maywood	708-338-7702
North Aurora	630-844-5033
Waukegan	847-543-7469
Woodstock	815-338-2706

Outside Chicago Area

Alton	618-466-8261
Belleville	618-277-5814
Bloomington	309-828-9968
Centralia	618-532-0380
Champaign	217-278-5728
Danville	217-442-0907
Decatur	217-875-8778
DeKalb	815-748-5572
East St. Louis	618-271-0622
Effingham	217-347-7680
Freeport	815-232-0083
Galesburg	309-343-0541
Glen Carbon	618-656-6403
Jacksonville	217-245-9269
Kankakee	815-932-0648
Litchfield	217-324-2793
Marion	618-998-1231
Mattoon	217-235-0344
Moline	309-764-0567
Mount Vernon	618-244-0353
Murphysboro	618-684-6809
Ottawa	815-434-0073
Peoria	309-346-0497
Peoria	309-671-3066
Quincy	217-222-1564
Rockford	815-395-8669
Springfield	217-524-7848
Sterling	815-625-7494

## IDES Resources Online

Visit the IDES Internet site at **[www.ides.state.il.us](http://www.ides.state.il.us)** for all services.

Employers list their job openings and job seekers can list their profiles and applications at **[www.illinoisillinoismatch.com](http://www.illinoisillinoismatch.com)**.

Find information on career choices, employment trends, job outlooks, job descriptions and wages at **[www.ilworkinfo.com](http://www.ilworkinfo.com)**. ■



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